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**Federal Reserve Release**

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*H.2*

*Actions of the Board, Its Staff,  
and the Federal Reserve Banks;  
Applications and Reports Received*

*No. 17*

*Week Ending April 27, 2019*

**Forms**

Forms -- final Board review to extend with revision the Central Bank Survey of Foreign Exchange and Derivatives Market Activity (FR 3036).

- Approved, April 23, 2019

Forms -- initial Board review to extend with revision the Notice Claiming Status as an Exempt Transfer Agent (FR 4013).

- Proposed, April 23, 2019

**Regulations and Policies**

Determination of Control Over Banking Organizations -- publication for comment of a notice of proposed rulemaking to simplify and increase the transparency of rules for determining control of a banking organization.

- Approved, April 23, 2019

**Enforcement**

Sumitomo Mitsui Banking Corporation, Tokyo, Japan; and Sumitomo Mitsui Banking Corporation, New York Branch, New York, New York -- written agreement with the Federal Reserve Bank of New York.

- Announced, April 25, 2019

**S&R** Supervision and Regulation  
**C&CA** Consumer and Community Affairs  
**FOMC** Federal Open Market Committee

**RBOPS** Reserve Bank Operations and Payment Systems  
**IF** International Finance  
**MA** Monetary Affairs

**Bank Branches, Domestic**

Boston

BankNewport, Newport, Rhode Island -- to establish a branch at 1423 Hartford Avenue, Johnston.

- Approved, April 26, 2019

New York

Popular Bank, New York, New York -- to establish a branch at 9491 Harding Avenue, Surfside, Florida.

- Withdrawn, April 24, 2019

Atlanta

Regions Bank, Birmingham, Alabama -- to establish a branch at 8182 Maryland Avenue, Clayton, Missouri.

- Approved, April 26, 2019

Atlanta

SunTrust Bank, Atlanta, Georgia -- to establish a mobile branch at 4111 New Bern Avenue, Raleigh, North Carolina.

- Withdrawn, April 19, 2019

(A/C)

**Bank Holding Companies**

Richmond

CCF Holding Company, Jonesboro, Georgia -- to acquire (1) Heritage Bancorporation, Inc., Hinesville, and its subsidiary Heritage Bank, and (2) Providence Bank, Alpharetta.

- Approved, April 26, 2019

**Bank Holding Companies**

Minneapolis

Citizens Community Bancorp, Inc., Eau Claire, Wisconsin -- to acquire F. & M. Bancorp of Tomah, Inc., Tomah, and thereby indirectly acquire Farmers & Merchants Bank.

- Approved, April 26, 2019

Chicago

Minier Financial, Inc. Employee Stock Ownership Plan w/401(k) Provisions, Minier, Illinois -- to acquire additional shares of Minier Financial, Inc., Minier, and thereby increase its indirect ownership of First Farmers State Bank.

- Approved, April 23, 2019

Chicago

Richmond Mutual Bancorporation, Inc., Richmond, Indiana -- to become a bank holding company by acquiring First Bank Richmond, Richmond, in connection with the merger of First Mutual of Richmond, Inc., into Richmond Mutual Bancorporation, Inc.

- Approved, April 25, 2019

**Bank Mergers**

Chicago

The Bank of Brodhead, Brodhead, Wisconsin -- to merge with New Bank of Brodhead.

- Approved, April 25, 2019

**Bank Mergers**

Dallas

Happy State Bank, Happy, Texas -- to purchase certain assets and assume certain liabilities associated with four branches of First Bank & Trust, Seymour, and thereby establish branches at each location.

- Approved, April 23, 2019

**Change in Bank Control**

Dallas

South Plains Financial, Inc. Employee Stock Ownership Plan, Lubbock, Texas -- change in bank control of South Plains Financial, Inc. Employee Stock Ownership Plan and its subsidiaries, South Plains Financial, Inc., Lubbock, and City Bank.

- Permitted, April 26, 2019

**Extensions of Time**

Kansas City

Bern Bancshares, Inc., Bern, Kansas -- extension to July 27, 2019, to acquire voting shares of UBT Bancshares, Inc., Marysville, the parent company of United Bank & Trust.

- Granted, April 26, 2019

St. Louis

Patriot Bank, Millington, Tennessee -- extension to October 25, 2019, to establish a branch at 5332 Airline Road, Arlington.

- Granted, April 25, 2019

**Financial Holding Companies**

Kansas City

Andover Financial Corporation, Andover, Kansas -- election to become a financial holding company.

- Effective, April 25, 2019

**Savings and Loan Holding Companies**

Atlanta

Eureka Homestead Bancorp, Inc., Metairie, Louisiana -- to become a savings and loan holding company by acquiring Eureka Homestead, Metairie, in connection with the conversion of Eureka Homestead from mutual to stock form.

- Approved, April 26, 2019

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending April 27, 2019**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
GREENFIELD CO-OPERATIVE BANK	* Branch	Application by Greenfield Co-operative Bank, Greenfield, Massachusetts, to establish a branch at 487 Newton Street, South Hadley, Massachusetts, pursuant to section 208.6 of Regulation H.	Newspaper:	Not available
			Federal Register:	Not applicable
STATE STREET BANK AND TRUST COMPANY	* Branch	Application by State Street Bank and Trust Company, Boston, Massachusetts, to establish a branch at 525 Washington Blvd, Jersey City, New Jersey, pursuant to Section 208.6 of Regulation H.	Newspaper:	Not available
			Federal Register:	Not applicable

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**District: 1**  
**Federal Reserve Bank of Boston**

**Availability of CRA Public Evaluations**

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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act



**District: 2**

**Federal Reserve Bank of New York**

**Filings received during the week ending April 27, 2019**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CITIBANK, N.A.	Investment	Prior notice by Citibank N.A., Sioux Falls, South Dakota, to make an investment, pursuant to Section 211.9(f) of Regulation K.	Newspaper:	Not applicable
			Federal Register:	Not applicable
CITIBANK, N.A.	Investment	Prior notice by Citibank N.A., Sioux Falls, South Dakota, to make an investment, pursuant to Section 211.9(f) of Regulation K.	Newspaper:	Not applicable
			Federal Register:	Not applicable

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**District: 2**  
**Federal Reserve Bank of New York**

**Availability of CRA Public Evaluations**

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**District: 3**  
**Federal Reserve Bank of Philadelphia**  
**Filings received during the week ending April 27, 2019**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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NONE

**District: 3**  
**Federal Reserve Bank of Philadelphia**

**Availability of CRA Public Evaluations**

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NONE					

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 4**  
**Federal Reserve Bank of Cleveland**  
**Filings received during the week ending April 27, 2019**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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NONE

**District: 4**  
**Federal Reserve Bank of Cleveland**

**Availability of CRA Public Evaluations**

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 5**  
**Federal Reserve Bank of Richmond**  
**Filings received during the week ending April 27, 2019**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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NONE

**District: 5**  
**Federal Reserve Bank of Richmond**

**Availability of CRA Public Evaluations**

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Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

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The following state member banks have been examined and their CRA public evaluations are now available.

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

CRA Examinations scheduled for	Quarter of	
Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act



**District: 6**  
**Federal Reserve Bank of Atlanta**  
**Filings received during the week ending April 27, 2019**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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NONE

**District: 6**  
**Federal Reserve Bank of Atlanta**

**Availability of CRA Public Evaluations**

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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

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The following state member banks have been examined and their CRA public evaluations are now available.

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 7****Federal Reserve Bank of Chicago****Filings received during the week ending April 27, 2019**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ANCHOR BANCORPORATION, INC.	CIC	Notice by William H. Davis, Fairview Park, Ohio, individually, and acting in concert with William A. Minnich, Lakewood, Ohio, to acquire 100 percent of the voting shares of Anchor Bancorporation, Inc., and thereby indirectly control Anchor State Bank, both of Anchor, Illinois.	Newspaper: Federal Register:	Not available 05/14/2019
DISCOVER FINANCIAL SERVICES	* 3A3	Discover Financial Services, Riverwoods, Illinois, to acquire voting shares through the formation of a wholly-owned, interim bank, DFS Bank, New Castle, Delaware	Newspaper: Federal Register:	Not available 05/06/2019
FIRST STATE BANK	Member	First State Bank, East Pointe, Michigan, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
LEE CAPITAL CORP.	CIC	Notice by Jean M. Humphrey, Kathleen A. McKillip, Henry W. Merschman, and Joseph H. Merschman, all of Fort Madison, Iowa; and George A. Merschman, Rochester, Illinois, together as a group acting in concert, to retain control of 25 percent or more of the voting shares of Lee Capital Corp, and thereby indirectly control Lee County Bank, both of Fort Madison, Iowa.	Newspaper: Federal Register:	Not available 04/24/2019
MERCHANTS BANCORP	CIC	Carey Rogers Kulongoski, Portland, Oregon, Randall D. Rogers, Jr., Indianapolis, Indiana, Katherine H. Rogers, Sedona, Arizona, the Katherine H. Rogers Irrevocable GST Trust 2011, the Carey Rogers Kulongoski Irrevocable GST Trust 2011, the Randall D. Rogers, Jr. Irrevocable GST Trust 2011, and Mary H. Rogers, Vero Beach, Florida, as trustee of the Katherine H. Rogers Irrevocable GST Trust 2011, the Carey Rogers Kulongoski Irrevocable GST Trust 2011, and the Randall D. Rogers, Jr. Irrevocable GST Trust 2011, to retain 25 percent or more of the voting shares of Merchants Bancorp, Carmel, Indiana, and thereby indirectly retain control of Merchants Bank of Indiana, Carmel, Indiana, and Farmers-Merchants Bank of Illinois, Joy, Illinois.	Newspaper: Federal Register:	Not available 05/02/2019

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending April 27, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
MERCHANTS BANCORP	CIC	Jody J. Petrie, Carmel, Indiana, through joint ownership and as trustee of the Julia L. Petrie Irrevocable GST Trust 2010, the Emily J. Petrie Irrevocable GST Trust 2010, the Julia L. Petrie Irrevocable Trust 2010, and the Emily J. Petrie Irrevocable Trust 2010, individually, and as a group acting in concert with the Julia L. Petrie Irrevocable GST Trust 2010, the Emily J. Petrie Irrevocable GST Trust 2010, the Julia L. Petrie Irrevocable Trust 2010, and the Emily J. Petrie Irrevocable Trust 2010, John H. Petrie, Carmel, Indiana, Claranna Petrie and Robert G. Negrete, both of Henderson, Nevada, Conradine Riedel, Knoxville, Tennessee, George A. Petrie and Cristina P. Petrie, both of Tampa, Florida, and Matthew E. Kaercher, Carmel, Indiana, to retain 25 percent or more of the voting shares and thereby control of Merchants Bancorp, Carmel, Indiana, and thereby indirectly retain control Merchants Bank of Indiana, Carmel, Indiana, and Farmers-Merchants Bank of Illinois, Joy, Illinois	Newspaper:	Not available
			Federal Register:	05/02/2019
SOLON FINANCIAL, INC.	CIC	Notice by Jessica M. Becker, Eden Prairie, Minnesota; Cordelia A. Cosgrove, Cedar Rapids, Iowa; Amy C. Cox, Doylestown, Pennsylvania; Andrew J. Erusha, Sheridan, Wyoming; Angela C. Erusha, Solon, Iowa; Bruce A. Erusha, Cedar Rapids, Iowa; Daniel M. Erusha, Portland, Oregon; James R. Erusha, Cedar Rapids, Iowa; Julie A. Erusha Trust, Julie A. Erusha, Sheridan, Wyoming, as trustee; Kimberly S. Erusha, Basking Ridge, New Jersey; Michael D. Erusha Trust, Michael D. Erusha, Sheridan, Wyoming, as trustee; The Owen N. Erusha Trust, D. Neil Erusha, Solon, Iowa, as Trustee; Patricia M. Erusha, Solon, Iowa; Robert C. Erusha II, Ellisville, Missouri; Gary L. Fattig, Chelsea, Iowa; Kathryn M. Fattig, Chelsea, Iowa; Robert L. Fattig, Searsboro, Iowa; Vicky K. Garnsey, Eagle, Colorado; Anne E. Juelsgaard, West Des Moines, Iowa; Dolores M. Kaiden, Cedar Rapids, Iowa; Karlene M. Lindseth, Eden Prairie, Minnesota; Krista M. Lindseth, Eden Prairie, Minnesota; Michael J. Lindseth, Eden Prairie, Minnesota; Nicole M. Lindseth, Eden Prairie, Minnesota; Gail M. Scott, Cambridge, Iowa; and Carolyn M. Tinkham, Cedar Rapids, Iowa, to join the Erusha Family Control Group and retain control of 25 percent or more of Solon Financial, Inc. and thereby indirectly control Solon State Bank, both of Solon, Iowa.	Newspaper:	Not available
			Federal Register:	03/26/2019

\* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending April 27, 2019

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Filer	Filing Type	Filing Proposal	End of Comment Period	
TOWN AND COUNTRY FINANCIAL CORPORATION	CIC	Margaret Kirschner GST Separate Trust for Pamela Kirschner Bolduc, David E. Kirschner, trustee; Margaret Kirschner GST Separate Trust for Philip S. Kirschner, David E. Kirschner, trustee; Margaret Kirschner GST Separate Trust for Mary C. Kirschner, David E. Kirschner, trustee; Margaret Kirschner GST Separate Trust for David E. Kirschner, David E. Kirschner, trustee; Henry C. Kirschner Beneficiary Trust B1 for Pamela K. Bolduc, Pamela K. Bolduc, Trustee, David E. Kirschner, Special Asset Advisor; Henry C. Kirschner Beneficiary Trust B1 for Philip S. Kirschner, Philip S. Kirschner, trustee, David E. Kirschner, Special Asset Advisor; Henry C. Kirschner Beneficiary Trust B1 for Mary C. Kirschner, David E. Kirschner, trustee; Henry C. Kirschner Beneficiary Trust B1 for David E. Kirschner, David E. Kirschner, trustee; and Mary C. Kirschner, individually c/o David E. Kirschner, all of Springfield, Illinois, as a group acting in concert to retain and acquire 25 percent of the outstanding shares of Town and Country Financial Corporation and thereby indirectly retain control of Town and Country Bank, both of Springfield, Illinois.	Newspaper: Federal Register:	Not available 05/13/2019
WATERMAN ACQUISITION GROUP, LLC	* 3A1	Waterman Acquisition Group, LLC, Wilmette, Illinois to become a bank holding company by acquiring 100 percent of Waterman State Bank, Waterman, Illinois.	Newspaper: Federal Register:	Not available 03/11/2019

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**District: 7**  
**Federal Reserve Bank of Chicago**

**Availability of CRA Public Evaluations**

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending April 27, 2019**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
M&P COMMUNITY BANCSHARES, INC. 401(K) EMPLOYEE STOCK OWNERSHIP PLAN	* 3A3	M&P Community Bancshares, Inc., 401(k) Employee Stock Ownership Plan, Newport, Arkansas, to acquire additional shares of M&P Community Bancshares, Inc., Newport, Arkansas, for a total of ownership of up to 38 percent.	Newspaper:	05/27/2019
			Federal Register:	05/28/2019

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**District: 8**  
**Federal Reserve Bank of St. Louis**

**Availability of CRA Public Evaluations**

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NONE					

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act



**District: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending April 27, 2019**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST NATIONAL AGENCY OF BAGLEY, INC.	CIC	Change in Control notice by Penelope K. Lee, Alexandria, Minnesota, individually and as co-trustee of the Eleanor Kaiser Trust A for the benefit of Penelope K. Lee, the Eleanor Kaiser Trust B for the benefit of Penelope K. Lee, and the Eleanor Kaiser Irrevocable Trust for the benefit of Penelope K. Lee (together, the "Trusts FBO Ms. Lee" trustees Lake Elmo Bank, Oakdale, Minnesota (branch of Lake Elmo Bank, Lake Elmo, Minnesota), and Penelope K. Lee), to retain control of the First National Agency of Bagley, Inc. ("Company") and thereby indirectly retain control of First National Bank ("Bank"), both of Bagley, Minnesota. Additionally, Penelope K. Lee; Trusts FBO Ms. Lee; Whitney Lee, Minneapolis, Minnesota; Tammy Lee Morell, San Diego, California; and Kyle Lee, Cave Creek, Arizona, as a group acting in concert, to retain control of Company and thereby indirectly retain control of Bank.	Newspaper: Federal Register:	Not available Not available
FIRST NATIONAL AGENCY OF BAGLEY, INC.	CIC	Change in control notice by William C. Rosacker, Burnsville, Minnesota; William C. Rosacker II, Minnetonka, Minnesota; and Stephanie L. Forbes, Prior Lake, Minnesota, as a group acting in concert, to retain control of the First National Agency of Bagley, Inc. and thereby indirectly retain control of First National Bank, both of Bagley, Minnesota.	Newspaper: Federal Register:	Not available 05/08/2019

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**District: 9****Federal Reserve Bank of Minneapolis****Filings received during the week ending April 27, 2019**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST NATIONAL BANCORP, CIC INC.		Change in Control Notice by Terence Fennessy, Clancy, Montana, individually and as trustee of the First National Bancorp, Inc. Employee Stock Ownership Plan, Missoula, Montana ("ESOP") to retain 10 percent or more of the shares and thereby control of First National Bancorp, Inc., Missoula, Montana ("FNBI"). Additionally, ESOP and its trustees Terence Fennessy, Clancy, Montana; and Noel Kulbeck, Missoula, Montana, as a group acting in concert, to retain 10 percent or more of the shares and thereby control of FNBI. Terence Fennessy (including IRA and control of ESOP shares); Terence Fennessy IRA, Clancy, MT; Geraldine Fennessy, Libby, MT; Tiina Fennessy, Clancy, MT; Tiina Fennessy IRA, Clancy, MT; Thomas Fennessy, Libby, MT; Timothy Fennessy, Spokane, WA; Teresa Kriskovich, Tracey, CA; and Treva Marsden, Mead, WA; as members of the Fennessy family shareholder group acting in concert to retain 10 percent or more of the shares and thereby control of FNBI, which controls First Montana Bank, Inc., Missoula, Montana.	Newspaper: Federal Register:	05/10/2019 05/02/2019
KRAUSE FINANCIAL, INC.	CIC	Lana Krause, Winnebago, Minnesota, to retain voting shares of Krause Financial, Inc., Winnebago, Minnesota, and thereby indirectly retain shares of First Financial Bank in Winnebago, Winnebago, Minnesota.	Newspaper: Federal Register:	Not available 05/07/2019
STEARNS FINANCIAL SERVICES, INC. EMPLOYEE STOCK OWNERSHIP PLAN	CIC	Heather M. Plumski, Avon, Minnesota, as a trustee of the Stearns Financial Services, Inc., Employee Stock Ownership Plan and Trust, Saint Cloud, Minnesota, (ESOP), to acquire control of the ESOP, and thereby indirectly gain control of Stearns Financial Services, Inc., Saint Cloud, Minnesota (Stearns). Stearns controls Stearns Bank National Association, Saint Cloud, Minnesota, Stearns Bank of Upsala National Association, Upsala, Minnesota, and Stearns Bank of Holdingford National Association, Holdingford, Minnesota.	Newspaper: Federal Register:	Not available Not available
WALSH FINANCIAL, INC.	* 3A1	Walsh Financial, Inc., Minneapolis, Minnesota, to become a bank holding company by acquiring 100 percent of The First National Bank of Buhl, Mountain Iron, Minnesota.	Newspaper: Federal Register:	Not available 05/13/2019

**District: 9**  
**Federal Reserve Bank of Minneapolis**

**Availability of CRA Public Evaluations**

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NONE					

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Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 10**  
**Federal Reserve Bank of Kansas City**  
**Filings received during the week ending April 27, 2019**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
COMMERCE BANK	* Branch	Commerce Bank, Kansas City, Missouri, to establish a branch at 56 N. Euclid, St. Louis, Missouri.	Newspaper:	04/18/2019
			Federal Register:	Not applicable

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**District: 10**  
**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 11****Federal Reserve Bank of Dallas****Filings received during the week ending April 27, 2019**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
2011 TCRT	* 3A1	Application by Ford Management III, L.P., Ford Financial Fund III, L.P. and EB Acquisition Company II LLC, all of Dallas, Texas, each to become a bank holding company and directly or indirectly acquire control of Mechanics Bank, Walnut Creek, California; application by Ford Management III, L.P., Ford Financial Fund III, L.P. and EB Acquisition Company II LLC, 2011 TCRT, Ford Ultimate Management II, LLC, Ford Management II, L.P., GJF Financial Management II, LLC, Ford Family Investment, LP, Ford Financial Fund II, L.P., and EB Acquisition Company LLC, all of Dallas, Texas, each to indirectly acquire control of Pistachio NewCo Inc. and its wholly-owned subsidiary, Rabobank, National Association, both of Roseville, California; and notice by Ford Management III, L.P., to engage de novo in financial and investment advisory services	Newspaper:	Not available
	* 3A3 4c8		Federal Register:	05/23/2019
FROST BANK	* Branch	Application by Frost Bank, San Antonio, Texas, to establish a branch at 8350 Long Point Road, Houston TX 77055	Newspaper:	04/18/2019
			Federal Register:	Not applicable
LONE STAR STATE BANCSHARES, INC.	CIC	Notice by the Lone Star State Bancshares, Inc. and Subsidiaries Employee Stock Ownership Plan, Lubbock, Texas, Kirk Thomas and Melisa Roberts as trustees, both of Lubbock, Texas, and Brent Beakley, also as trustee, of Odessa, Texas, to acquire greater than 10 percent and thereby control of Lone Star State Bancshares, Inc., and indirectly, Lone Star State Bank of West Texas, both of Lubbock, Texas	Newspaper:	04/18/2019
			Federal Register:	04/19/2019
MNB VENTURES, INC.	CIC	Notice filed by Kellye Lynee Ortega, Edinburg, Texas, to acquire control of MNB Ventures, Inc., which controls Texas National Bank, both of Mercedes, Texas; and for Myrhanda Ortega, Edinburg, Texas to join Kellye Lynee Ortega as a group acting in concert to acquire control of MNB Ventures, Inc.	Newspaper:	05/09/2019
			Federal Register:	05/07/2019

**District: 11****Federal Reserve Bank of Dallas****Filings received during the week ending April 27, 2019**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
REYNOLDS, TEAGUE, THURMAN FINANCIAL CORP.	CIC	Prior notice by James Samuel Reeves, Parkville, Missouri; Kristin Courtney Thurman, Austin, Texas; Brent Teague Thurman, Englewood, Colorado; Kimberly Colleen Bessent, Fort Worth, Texas; Mace Baxter Thurman, Spicewood, Texas; Miles Brandon Thurman, Richardson, Texas; Macayla Brooke Thurman, Austin, Texas; John Glynn Martino, Phillip Keen Martino, and Helen Leann Sanchez, all of Moody, Texas, to apply for permission to join the Thurman Family Group, a group acting in concert previously cleared on December 4, 2002, under Section 3 of the Bank Holding Company Act, and for the Thurman Family Group to retain 25 percent or more of the shares and thereby control Reynolds, Teague, Thurman Financial Corp., and indirectly, The First National Bank of Moody, both of Moody, Texas	Newspaper: Federal Register:	05/15/2019 05/08/2019
SAN DIEGO BANCSHARES, INC.	CIC	Notice by William Richard Vanover, Jr., Alice, Texas, to control 10 percent or more of the shares and thereby control San Diego Bancshares, Inc. and indirectly, First State Bank of San Diego, both of San Diego, Texas.	Newspaper: Federal Register:	05/09/2019 05/10/2019
TEXAS FIRST BANK	* 18C * Branch	Texas First Bank, Texas City, Texas, to merge with Preferred Bank, Houston, Texas (a federal savings bank), and establish the five existing locations as branches of Texas First Bank.	Newspaper: Federal Register:	04/23/2019 Not applicable
WSB BANCSHARES, INC.	CIC	Notice by The Linda Mitchell Bank Stock Trust, Wellington, Texas, to join the Holton Family Group, a group acting in concert previously cleared on May 3, 2017, pursuant to a filing under Section 3 of the Bank Holding Company Act, to acquire and retain control of the voting shares of WSB Bancshares, Inc., and indirectly Wellington State Bank, both of Wellington, Texas.	Newspaper: Federal Register:	Not available 05/02/2019

**District: 11**  
**Federal Reserve Bank of Dallas**

**Availability of CRA Public Evaluations**

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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**District: 12**  
**Federal Reserve Bank of San Francisco**  
**Filings received during the week ending April 27, 2019**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANK OF HAWAII	* Branch	Bank of Hawaii, Honolulu, Hawaii, to establish a branch within the Safeway Kahului store at 1090 Hockele Street, Kahului, Hawaii.	Newspaper:	05/03/2019
			Federal Register:	Not applicable

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**District: 12**  
**Federal Reserve Bank of San Francisco**

**Availability of CRA Public Evaluations**

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act